

Fighting for a fair transition to the new State Pension Age

UNISON and Women and State Pension Inequality (WASPI)

Women born on or after 6 April 1950 are facing hardship in retirement as a result of the government's changes to their state pension age.



The 1995 Pension Act increased women's state pension age to 65, the same as men's. At the time many organisations – including the Turner Commission and Saga – recommended that the government should ensure that the women affected were given fair notice of the changes.

These recommendations were ignored by the government and as a result hundreds of thousands of women have had no time to make alternative arrangements and their plans for retirement have been shattered.

UNISON believes it is totally unacceptable that these women are heading for financial hardship as their retirement age has increased because the government failed to communicate with them about the changes and what they mean. Indeed many are only just finding out about it now.

Five women started the Women and State Pension Inequality (WASPI) Campaign to fight against the impact of these changes and women in UNISON are leading the fight with WASPI for a fair transition to the new state pension age. As general secretary Dave Prentis said: "The WASPI campaigners have worked tirelessly to show the impact that state pension changes will have on so many women – including many UNISON members. The government needs to look again at the transitional arrangements for these changes."

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Unfair

The WASPI campaign supports the equalisation of the state pension age but does not agree with the unfair way the changes were implemented.

Letters were only sent out to affected women **14 years** after the 1995 Pensions Act. They could have used those 14 years to make alternative plans for their retirement. Some women were only given one year's notice of the change – others got up to five years warning – and many have never received a letter at all.

It is clear that women have been treated unfairly compared to men when you consider that a large percentage were given as little as one or two year's notice of the increase to their state pension age by up to six years, while men received six years' notice of a one year rise to their state pension age.

Transition arrangements are also unfair because women of a similar age have to wait disproportionately longer for their pension. A one year difference in date of birth can result in a difference of almost three years to state pension age.

Women born in the 50's will find it hard to mitigate against the financial hardship of this

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change with such short notice. There is no time to change retirement plans to bridge the gap, very few will have occupational pensions (until the 1990s many women weren't allowed to join company pension scheme as part-time workers) and many will already have undertaken caring responsibilities for others.

It is also clear that some divorce settlements will have been calculated using projected incomes which included women receiving their state pension at 60.

WASPI is campaigning to achieve fair transitional State Pension arrangements for women born in the 1950's (born on or after April 6 1950) and UNISON fully supports that campaign.

The campaign is calling for a 'bridging' state pension to cover the gap from age 60 until state pension age - not means-

tested and with compensation for losses for women who have already reached their pension age.

So far WASPI has raised £100,000 to fund an initial legal challenge, has held a parliamentary lobby, forced four debates in parliament and helped form an All Party Parliamentary Group on this issue. In October 2016 over 100 MPs handed in a petition supporting the campaign.

But it's not just about campaigning in Westminster. There are now over 120 local groups across the UK and the number is growing with an increasing number of local and county councils supporting the campaign.

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UNISON members can get involved – here's how

UNISON wants to see branches and members becoming aware of and getting involved in this campaign, while UNISON nationally will lobby relevant government ministers and organise state and workplace pension courses across the UK.

We are asking branches/members to do three things to help the campaign:

1. Ask your MP to support the WASPI women's fight for a fair transition to the new State Pension Age. You can write to them or ask for a meeting – there is a lobbying pack on the WASPI website (waspi.co.uk) with all the information you need.

Find your MP's contact details at parliament.uk/get-involved/contact-your-mp/

2. Speak to your branch about raising awareness of the WASPI campaign among women who may be affected. Existing members can be contacted directly by the branch, but this is also an opportunity to recruit new members to our union and to the campaign.
3. Whether or not you are directly affected, it is still important that you are informed about your future pension prospects. The UNISON guide to women and pensions has just been updated, and contains information on the different pension options available to our members, plus how to get your personal pension forecast.

The guide can be ordered from our online catalogue at unison.org.uk/online-catalogue

For more information go to waspi.co.uk or the UNISON women Facebook page at facebook.com/unisonwomen